What is claimed is:

1. An electronic data management system which comprises a controller for executing a program stored in a memory while being connected to an input device for data input, storage units, and a data reader for reading data stored in a first recording medium, wherein

said storage units comprise a first storage unit which stores an electronic data record file including electronic data, and a second storage unit which stores a log file including log data representing input or update log of the electronic data recorded on said electronic data record file,

said input device inputs electronic data to be recorded on said electronic data record file, and update data to update the recorded electronic data,

said controller executes the program stored in said memory to:

store log of the electronic data input from said input device in the log file;

store the electronic data input from said input device in the electronic data record file;

control said data reader to determine whether said first recording medium being accessed by said data reader is certified medium or not;

determine whether said system is operated by a certified operator based on externally given information;

allow the operator to input the update data through said input device to update the electronic data in the electronic data record file when said first recording medium and the operator are certified;

update the electronic data in the electronic data record file in accordance with the update data input by said input device; and

store log of the update data input by the input device in the log file.

2. The system according to claim 1, wherein said second storage unit is detachably connected to said system.

3. The system according to claim 1, wherein said first recording medium is detachably connected to said data reader.

4. The system according to claim 1, wherein,

said first recording medium stores predetermined encryption keys, and

said system further comprises a medium verification unit which stores predetermined encryption keys, collaborates with said data reader to perform medium verification by the challenge-response with using the own encryption key and the encryption key read from said first recording medium, and informs said controller of the verification results.

5. The system according to claim 1, wherein said controller encrypts the log of the electronic data input by said input device with the predetermined encryption key, and stores the encrypted data in the log file.

6. The system according to claim 5, wherein said controller decodes the encrypted log of the input electronic data stored in the log file with using a predetermined decode key when said controller certifies said first recording medium and the operator, and

said system further comprises an output device which outputs the log of the input electronic data decoded by said controller.

7. The system according to claim 6, wherein said input device inputs the update data in accordance with the log of the input electronic data output by said output device.

8. The system according to claim 1, wherein said input device also inputs verification information representing an operator who inputs the electronic data or the update data, and

said controller associates the verification information input by said input device with the input or updated electronic data before storing the electronic data in the electronic data record file.

9. The system according to claim 1, wherein said storage units further comprise

a third storage unit which stores a physical characteristic data file including data representing physical characteristics of the certified operator, and

said system further comprises a data input device which inputs data representing the operator's physical characteristics, and a user verification unit which compares the physical characteristic data input by said data input device with the physical characteristic data stored in the physical characteristic data file, and determines whether the operator is the certified operator or not based on the comparison results.

10. The system according to claim 9, wherein said first recording medium further stores data relating to the physical characteristics of the certified operator, and

said user verification unit compares the physical characteristic data input by the data input device with the physical characteristic data stored in said first recording medium, and determines whether the operator is the certified operator or not based on the comparison results.

11. The system according to claim 9, wherein said controller acts as said user verification unit by executing a program stored in said memory.

12. The system according to claim 1, wherein said controller stores the electronic data stored by said input device in the electronic data record file immediately after the data input.

13. The system according to claim 1, wherein said controller stores the electronic data in the electronic data record file based on the log of the electronic data stored in the log file when said controller certifies said first recording medium and the operator.

14. The system according to claim 1 further comprising a second data reader which reads data stored in a detachable second recording medium, wherein

said controller allows said input device to input the electronic data when said controller certifies said second recording medium based on the data read by said second data reader.

15. The system according to claim 1, wherein the electronic data record file stores

electronic account data, and

the electronic data and the update data include information regarding to dealings and information for updating the dealing information to be recorded on the electronic account.

16. An electronic data management system comprising:

data input means for inputting electronic data;

electronic data recording means for recording information input by said data input means;

medium verification means for verifying a detachable recording medium when said recording medium is applied to said medium verification means;

user verification means for determining whether an operator is a certified one or not;

access authorization means for authorizing input of update data for updating the electronic data recorded on said electronic data recording means, when said medium verification means verifies said recording medium and said user verification means verifies the operator;

update data input means for inputting the update data when said access authorization means authorizes input of the update data;

data update means for updating the electronic data stored in said electronic data recording means in accordance with the update data input by said update data input means; and

log management means for recording log of the electronic data input by said data input means and log of the update data input by said update data input means.

17. The system according to claim 16 further comprising electronic data output means for outputting the log of the electronic data recorded on said log management means when said access authorization means authorizes the update data input,

wherein said update data input means inputs the update data in accordance with the electronic data output by said electronic data output means.

18. The system according to claim 16, wherein said data input means also inputs

verification information representing who inputs the electronic data,

said update data input means also inputs verification information representing who inputs the update data, and

said electronic data recording means associates the verification information representing who inputs the electronic data or the update data with the input electronic data or updated electronic data before recording the electronic data.

19. A method of managing electronic data which is applicable to a system comprising an electronic data record file for recording electronic data, and a log file for recording log of input or update of the electronic data to be recorded on the electronic data record file, said method comprising:

inputting the electronic data to be recorded on the electronic data record file;

storing log of the input electronic data in the log file;

recording the input electronic data on the electronic data record file;

discriminating whether a detachable recording medium is certified one or not when said recording medium is applied to said system;

discriminating whether a certified operator operates said system or not;

permitting input of update data for updating the electronic data recorded on the electronic data record file when the recording medium and the operator are certified;

inputting the update data after the permission;

updating the electronic data in the electronic data record file in accordance with the input update data; and

storing log of the input update data in the log file.

20. The method according to claim 19, wherein said permitting the update data input outputs the log of the input electronic data stored in the log file, and

the update data are input in accordance with the output electronic data.

21. The method according to claim 19 comprising encrypting log of the input electronic data and the update data when storing the log of the input electronic data or the

log of the input update data in the log file.

22. The method according to claim 21 comprising decoding the log of the input electronic stored in the log file when the recording medium and the operator are certified, and outputting the decoded log data.

23. The method according to claim 19, wherein said inputting the electronic data also inputs verification information representing who input the electronic data,

said inputting the update data also inputs verification information representing who inputs the update data,

said recording the electronic data on the electronic data record file associates the verification information representing who inputs the electronic data with the electronic data before recording the electronic data on the electronic data record file, and

said recording the update data on the electronic data file associates the verification information representing who inputs the update data before recording the update data on the electronic data record file.

24. The method according to claim 19, wherein said discriminating the certified operator compares data representing physical characteristics of an operator with previously stored data representing physical characteristics of the certified operator.

25. The method according to claim 19, wherein said recording the electronic data on the electronic data record file records the electronic data immediately after said inputting the electronic data inputs the electronic data.

26. The method according to claim 19, wherein said recording the electronic data records the electronic data on the electronic data record file when said discriminations certify said recording medium and the operator.

27. A computer readable recording medium storing a program which causes a computer system comprising an electronic data record file for recording electronic data and a log file for storing log of input or updated electronic data to be recorded on the electronic data record file, said program comprising the steps of:

inputting the electronic data to be recorded on the electronic data record file;

storing log of the input electronic data in the log file;

recording the input electronic data on the electronic data record file;

discriminating whether a detachable recording medium is certified one or not when said recording medium is applied to said system;

discriminating whether a certified operator operates said system or not;

permitting input of update data for updating the electronic data recorded on the electronic data record file when the recording medium and the operator are certified;

inputting the update data after the permission;

updating the electronic data in the electronic data record file in accordance with the input update data; and

storing log of the input update data in the log file.

28. The recording medium according to claim 27, wherein said electronic data input step also inputs verification information representing who inputs the electronic data;

said update data input step also inputs verification information representing who inputs the update data;

said electronic data recording step associates the electronic data with the verification information representing who inputs the electronic data before recording the electronic data on the electronic data record file; and

said update data recording step associates the update data with the verification information representing who inputs the update data before recording the update data on the electronic data record file.

29. A program data signal being embeded in a carrier wave, which represents a program for causing a computer system comprising an electronic data record file for recording electronic data and a log file for recording input or update log of the electronic data to be recorded on the electronic data record file, said program data signal comprising:

a segment for inputting the electronic data to be recorded on the electronic data record file;

a segment for recording log of the input electronic data on the log file;

a segment for recording the input electronic data on the electronic data record file;

a segment for discriminating whether a detachable recording medium is certified one or not when said recording medium is applied to said computer system;

a segment for discriminating whether an operator is a certified operator or not;

a segment for permitting input of update data for updating the electronic data recorded on the electronic data record file when said recording medium and the operator are certified;

a segment for inputting the update data when the update data input is permitted;

a segment for updating the electronic data recorded on the electronic data record file in accordance with the input update data; and

a segment for storing log of the input update data in the log file.

30. The program data signal according to claim 29, wherein said electronic data input segment also inputs verification information representing who inputs the electronic data,

said update data input segment also inputs verification information representing who inputs the update data,

said electronic data recording segment associates the verification information representing who inputs the electronic data with the electronic data before recording the electronic data on the electronic data record file, and

said update data recording segment associates the verification information representing who inputs the update data before recording the update data on the electronic data record file.